MyState Internet Banking User Guide

MyState

Welcome to MyState Internet Banking

The following links and information will help you make the most of your MyState Internet Banking.

Contents

03 Getting Started
04 Viewing Options
05 Accounts
06 Transactions
08 Transfer Money
10 BPAY
11 Secure Messages
12 Pending Payments
13 BPAY View
14 Manage Payees
15 Manage Billers
16 Manage Accounts
17 Manage Security
18 Session History

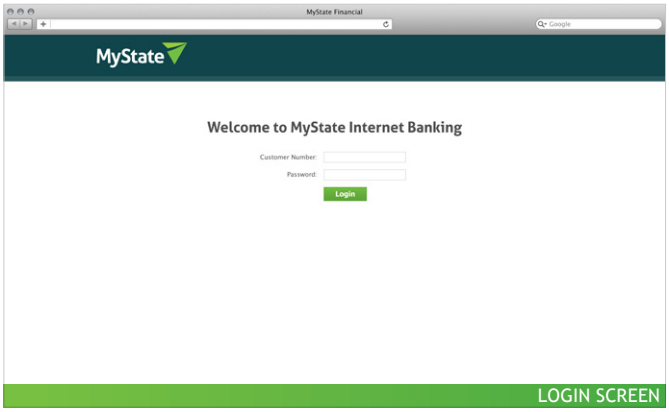
® Registered to BPAY Pty Ltd ABN 67 079 137 518

Getting Started

How to register

As a new MyState customer, you will automatically be registered for Internet Banking. To activate your Internet Banking account you will need to call our Service Centre on 138 001. Please make sure you're near your computer and have your customer number handy, before you call.

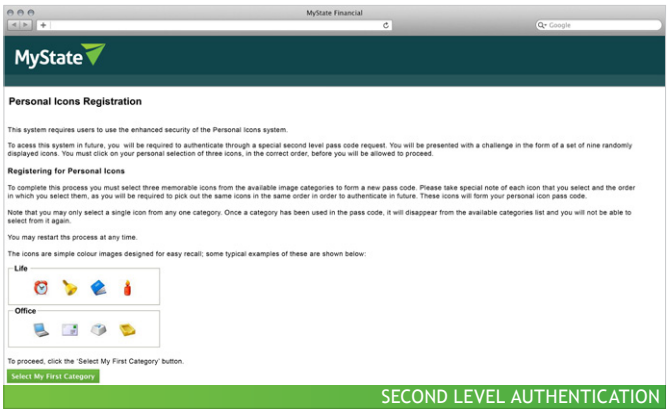
The Service Centre consultant will provide you with a temporary password which you must use to login to Internet Banking within 20 minutes. Upon login you will be prompted to change your password to a new, unique password of your own choice.



LOGIN SCREEN

Second level authentication for login

During your first login to Internet Banking you will also need to set up your personal icon authentication. These personal icons are used as a second level of security on your Internet Banking account. After you have changed your password to one of your own choice, you will be taken through a step-by-step process to activate this second level of security.



SECOND LEVEL AUTHENTICATION

Viewing Options

You can customise the appearance of your screen for Internet Banking using two viewing options—Classic View and Multi View.

To switch between views, simply click on the View Option icons in the top right hand corner of your Internet Banking screen.

Classic View

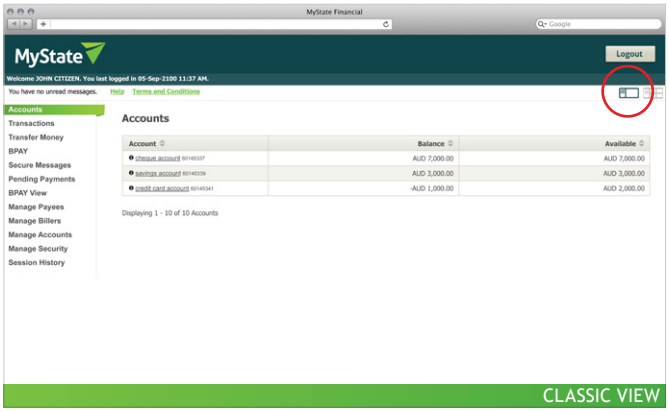
Enables you to view one type of Internet Banking activity at a time—for example, your Account Balance.

Multi View

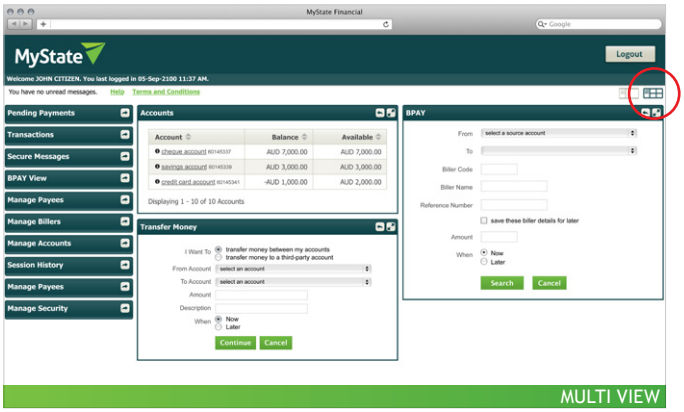
Enables you to view multiple banking activities at a time—for example, your Account Balance, Transactions and Pending Payments.

Using the Multi View option, you can add, delete, move or expand the activity windows to suit your needs and preferences.

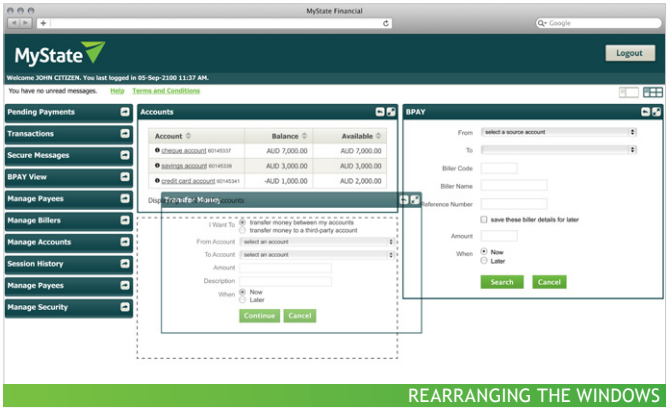
Click on the menu items on the left to add windows to your main working area. Re-arrange your working space by clicking and dragging activity windows to different areas of your screen. You can expand or remove an activity window by clicking on the icons in the upper right hand corner of each window.



CLASSIC VIEW



MULTI VIEW



REARRANGING THE WINDOWS

Accounts

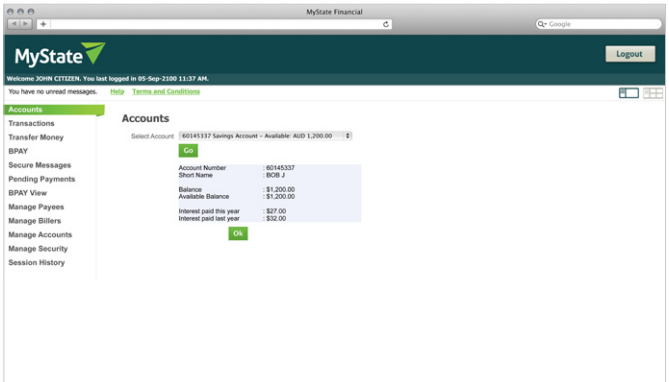
The Accounts section displays a list of your accounts that are registered for Internet Banking. You can see your account name, account number, balance and available balance.

To view any additional information about your account such as interest earned on a particular interest paying account, click the information icon to the left of the account name.

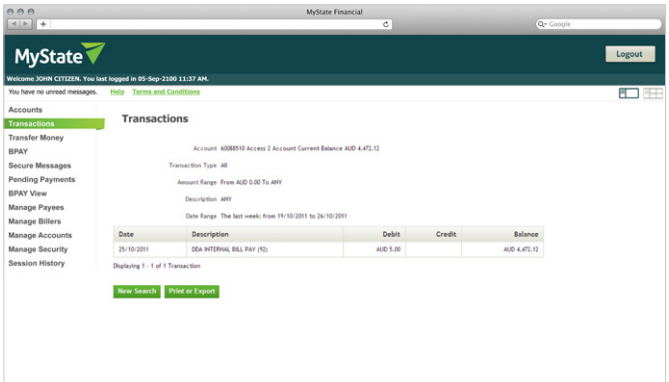
Click on the account heading to sort your accounts by account name.

If you have more than 10 accounts registered for Internet Banking, only the first 10 accounts will initially be visible. You can use the page controls to move through your account list.

Clicking on the account name link will display the Transactions section so that you can view your transactions for each of your accounts.



ADDITIONAL ACCOUNT INFORMATION



TRANSACTIONS SECTION FOR AN ACCOUNT

Transactions

The Transactions section allows you to view transactions for your accounts and print or export them to a range of formats.

If you are using the Multi View screen, the Transactions section will initially display your five most recent transactions for the selected account. Click on the Transaction Search button to maximise Multi View and display the Transaction Search criteria.

The Transaction Search criteria are also displayed when you access the Transactions section while using the Classic screen view.

Make sure you choose an account from the account drop down list before you search.

Transaction type: You can choose to see only deposits, only withdrawals, or all transactions.

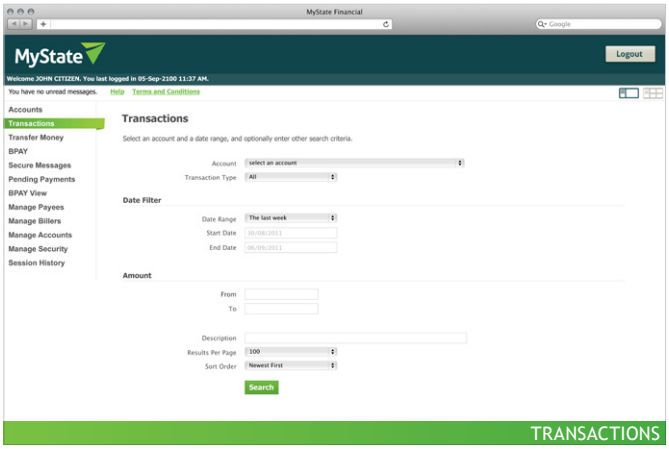
Date filter: You can choose the date range when searching your transactions. You can choose from a number of pre-defined ranges or select 'For a specified range' and enter the start date and end date yourself.

Amount: Specify an amount range for the transactions you wish to view.

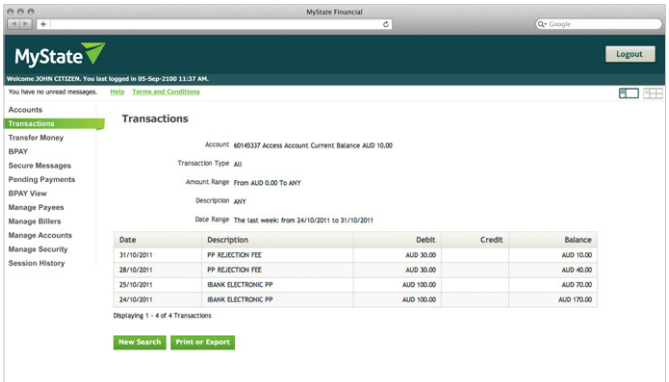
Description: Specify a transaction description to search for.

Results per page: You can specify the number of transactions you wish to see at a time. The default value is 10.

Sort: You can specify the order you want your transactions presented in. The default is 'Newest first'.



TRANSACTIONS



TRANSACTION SEARCH RESULTS

Once you have specified your search criteria, click on the Search button. The results will be displayed on the Transaction Search Result page.

The Transaction Search Result page displays your specified criteria and the results of your search. If there is more than one page of results, use the page controls to move through your transaction list.

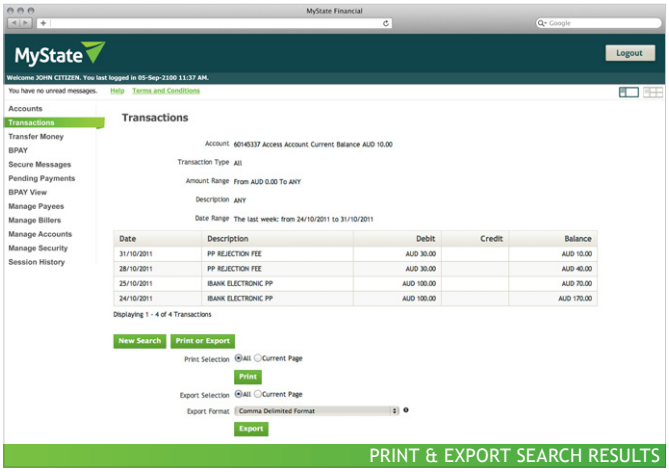
Click the New Search button to return to the Transaction Search page and reset your search criteria.

Transactions

Click the Print or Export button to print or export your transactions.

Print selection: You can choose to print the entire list of transactions from your search or just the current page of transactions you are viewing. Click the Print button to display your transactions in a printer-friendly format.

Export selection: You can export the entire list of transactions from your search or just select the current page of transactions you are viewing. Choose from the selection of pre-defined export formats, then click on the Export button to download a file in the specified format that contains your selected transactions.



PRINT & EXPORT SEARCH RESULTS

Transfer Money

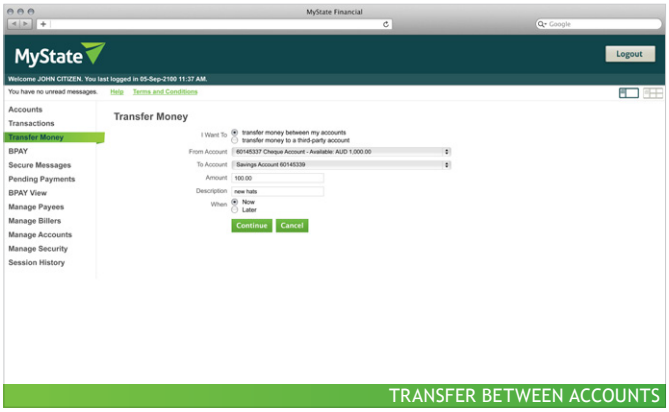
The Transfer Money section allows you to transfer funds between your accounts, to other accounts within MyState and to accounts external to MyState.

Transferring money between your accounts

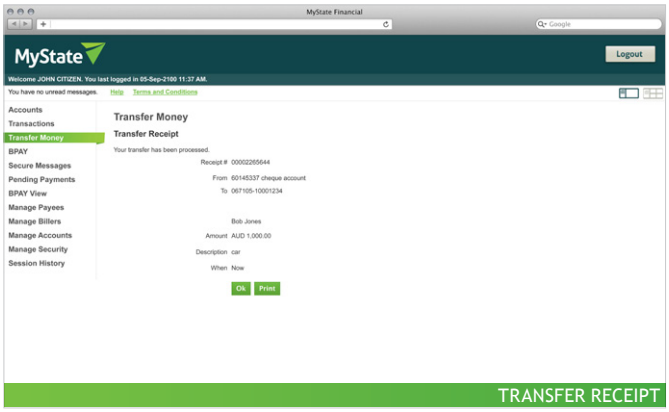
The From Account list displays the accounts from which you can transfer money. To transfer money, simply select one of these accounts. Based on your selection, the To Account list will show those accounts that can have funds transferred into them from your selected From Account.

Enter the amount of money you'd like to transfer and click Continue. You will then be asked to confirm the details of your transfer. Click Change to change the details, Cancel to cancel the transfer completely, and Confirm to proceed with the transfer.

If the transfer is processed successfully, a receipt page will be displayed. We recommend you save or print this page for your records.



TRANSFER BETWEEN ACCOUNTS



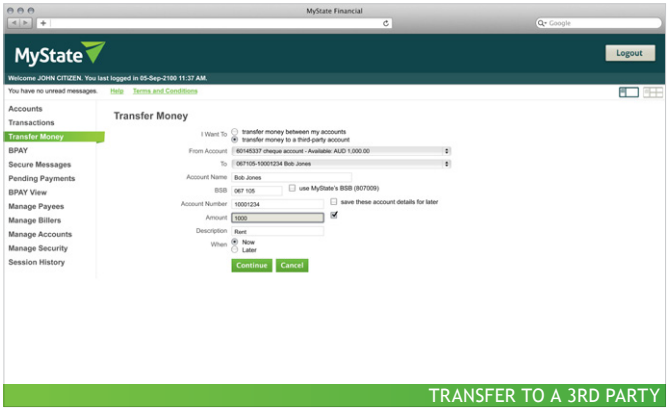
TRANSFER RECEIPT

Transferring money to a third party account

The From Account list displays the accounts from which you can transfer money to a third party account.

The To list displays any payees you have saved in your Payee list. You can select one of these to automatically display your payee's account name, BSB, account number and description. Alternatively you can enter those fields manually.

Selecting the 'Use MyState's BSB (807009)' option will automatically display MyState's BSB in the BSB field, allowing you to transfer to another account within MyState.



TRANSFER TO A 3RD PARTY

Transfer Money

If you have manually entered a payee's details, you may select the 'Save these account details for later' option to add the payee details to your payee list. You can manage this list from the Manage Payees section.

Enter the amount of money you'd like to transfer and click Continue. You will then be asked to confirm the details of your transfer. Click Change to change the details, Cancel to cancel the transfer completely, or Confirm to proceed with the transfer.

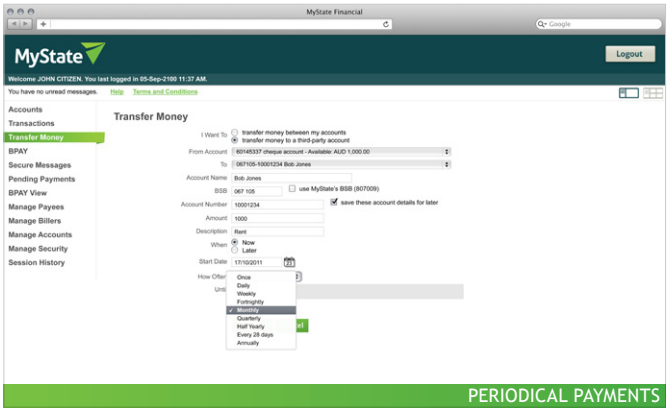
If the transfer is processed successfully, a receipt page will be displayed. We recommend you save or print this page for your records.

Periodical Payments schedule

You can choose to make your transfer now or later. If you select Later you can set up a periodical payment and will be prompted for the following information:

Start date: This is the date that you want the transfer to first be processed.

Frequency: You can set up a periodical payment by selecting one of the options from this list. Selecting Once will create a one-off transfer on the start date.



Until: If you have selected a transfer option other than Once, you must specify when you want the schedule to end. Selecting Indefinitely will create a periodical payment that will continue indefinitely. To select an end date for your transfer schedule, select Specified Date.

End date: Enter the date you wish the transfers to stop.

BPAY

The BPAY section allows you to pay bills from BPAY billers.

To pay a bill via BPAY, click on the From Account list and select the account you wish to pay the bill from.

If you have previously saved the details of a biller to your Billers List, you may select the biller from the To dropdown list. This will automatically display the biller's Biller Code and Reference Number.

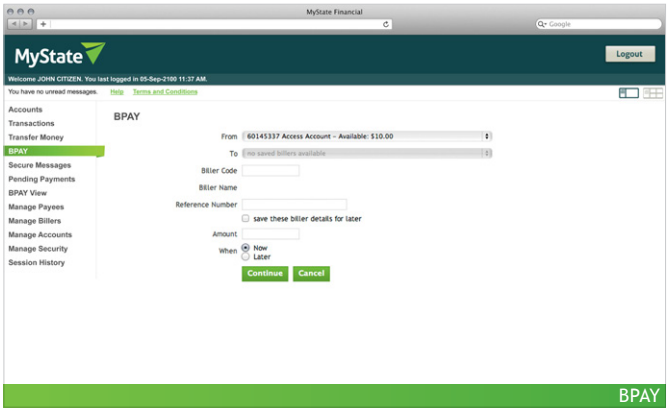
To enter a biller's details manually, type in the Biller Code and the Reference Number, which you'll find on your bill. Check the 'Save these biller details for later' option to add the biller to your Billers List.

Now, select whether you wish to transfer money now or later. Select No to submit the payment for processing immediately. By selecting Later, you can arrange a one-off transfer at a date of your choice. Or, you can set up a periodical payment, to be made indefinitely or for a limited period of your choice.

If you select Later, the following fields will need to be completed:

Start date: This is the date that you want the payment to first be processed.

Frequency: You can set up a recurring BPAY payment by selecting one of the options from this list. Selecting Once will create a one-off payment on the start date.



Until: If you have selected a frequency other than Once, you must specify when you want the schedule to end. Selecting Indefinitely will create a periodical payment that will continue indefinitely. To select an end date for your payment, select Specified Date.

End Date: Enter the date you wish the payments to stop.

If you wish to start again, click Cancel to reset the page.

Click Continue to review and confirm your payment details. Now, click Confirm to complete your payment, Change to modify the payment details or Cancel or cancel the payment.

If the payment is submitted successfully, a receipt page will be displayed. We recommend you save or print this page for your records.

Secure Messages

The Secure Messages section allows you to send and receive secure messages to and from the MyState Service Centre. You use it in much the same way as a regular email program.

Viewing messages you have received from the Service Centre

If you have received a Secure Message from the Service Centre, you will be notified by the flashing display in the top left hand corner of Internet Banking.

When you first enter the Secure Messages section, your Inbox will be displayed, showing any messages you have received from the Service Centre. To view the details of a message, click on the subject field.

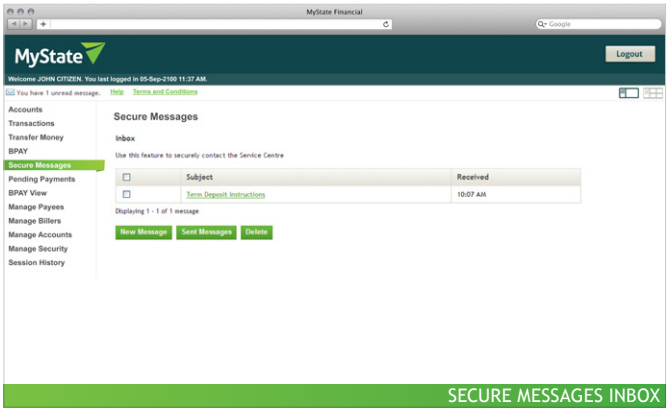
You can delete messages by selecting them and clicking Delete. You will be prompted to confirm that this is what you want to do before the messages are deleted.

Sending a new message to the Service Centre

To send a new message to the Service Centre, click New Message in your Inbox. Enter a subject, type your message and then click Send. You'll receive confirmation that your message was sent.

Replying to a message from the Service Centre

To reply to a message from the Service Centre, view the message details and then click the Reply button. Type your message and then click Send. You'll receive confirmation that your message was sent.



SECURE MESSAGES INBOX

Viewing messages you have sent to the Service Centre

You can view all the messages you have sent to the Service Centre by clicking the Sent Messages button in your Inbox.

Pending Payments

The Pending Payments section allows you to view payments that you have scheduled including Periodic Payments and BPAY transfers.

The section displays a list of all pending payments you have created. If you have none, a message will be displayed telling you that you currently have no pending payments.

For each pending payment in your list, Internet Banking will display a summary of the payment, its frequency and the date of the next payment. You can sort the contents of the list by any of these columns by clicking on the column heading.

If you have more payments than can be displayed on one page, the paging controls for the list will appear. You can move backwards and forwards through your list using these controls.

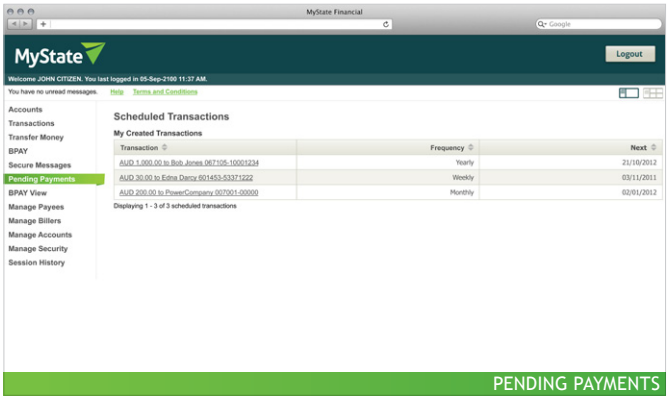
To change a pending payment or view more details about it, simply click on the summary for that payment. This will display the Payment Details page.

To return to the Pending Payment list, click Cancel.

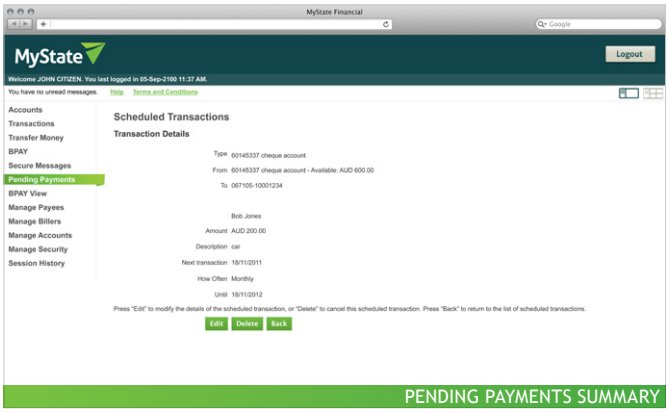
To delete a pending payment click Delete. You will be prompted to confirm that this is what you want to do.

You can edit the amount, description and schedule details of a pending payment.

However, if you wish to change where the payment is being paid from or where it is being paid to, you must create a new payment from the Transfer Money or BPAY sections.



PENDING PAYMENTS



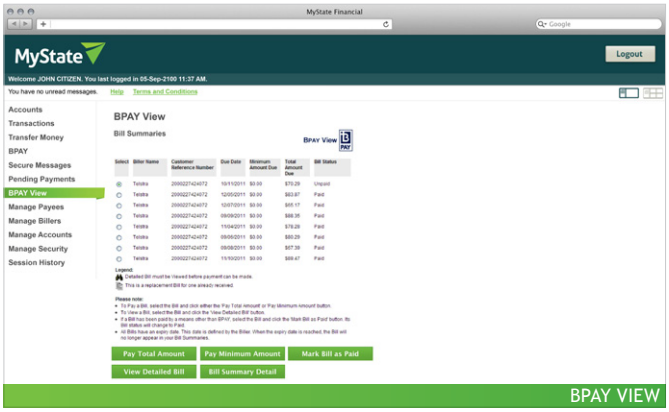
PENDING PAYMENTS SUMMARY

Clicking on the Cancel button in the Edit Transaction Details page will cancel the changes you have made to the pending payment. It will not cancel the scheduled transaction itself. To cancel a pending payment you must delete it using the Delete button.

You cannot add a new pending payment from this page. You must use either the Transfer Money or BPAY sections to do this.

BPAY View

The BPAY View section allows you to view and receive your bills online from participating BPAY billers. Within BPAY view you will be able to see a summary of your bills and their due date.



Manage Payees

The Manage Payees section allows you to maintain your Payees List, which you use to make transfers to third parties.

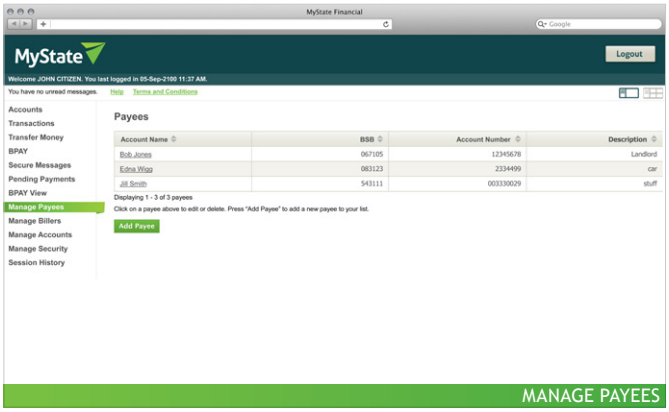
If you have no payees in your Payees List then a message will be displayed stating that. Otherwise a list of payees will be displayed.

Your Payees List displays the account name, BSB, account number and any description you have chosen for your payees.

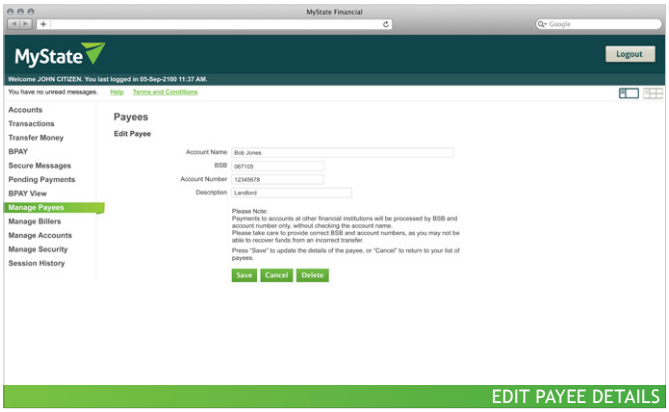
To edit the details for a payee, click on the payee account name in the Payees List, enter the revised details and click Save. You can also choose to remove the payee from your list by clicking Delete.

To add a new payee to your list, click the Add Payee button.

To add or edit a payee, you must specify the account name, BSB and account number for the payee. You can also enter a description for the payee so you can easily identify them.



MANAGE PAYEES



EDIT PAYEE DETAILS

Manage Billers

The Manage Billers section allows you to maintain your Billers List, which you use to make BPAY payments.

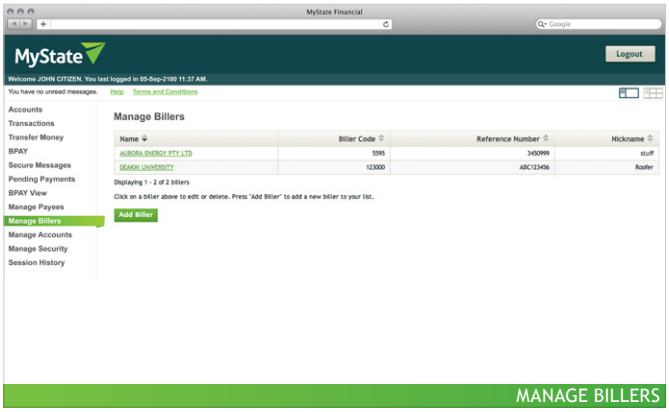
If you have no billers in your Billers List then a message will be displayed stating that. Otherwise a list of billers will be displayed.

The Billers List displays the name of the biller, the Biller Code, Reference Number and any nicknames you have chosen for your billers.

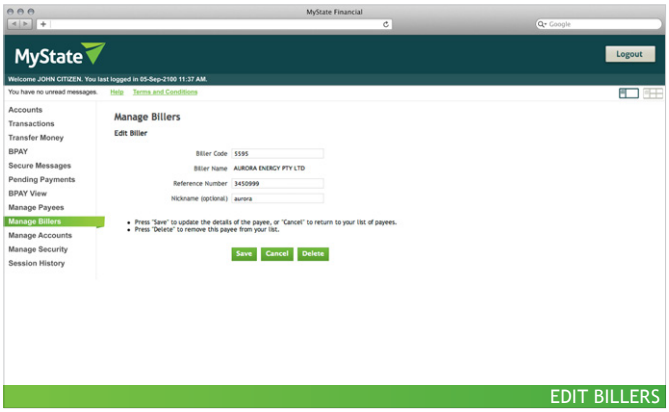
To edit the details for a biller, click on the biller name in the Billers List, enter the revised details and click Save. You can also choose to remove the biller from your list by clicking Delete.

To add a new biller to the list, click the Add Biller button.

To add or edit a biller, you must specify the Biller Code and Reference Number (found on your paper bill). You can also give your biller a nickname so you can easily identify them.



MANAGE BILLERS

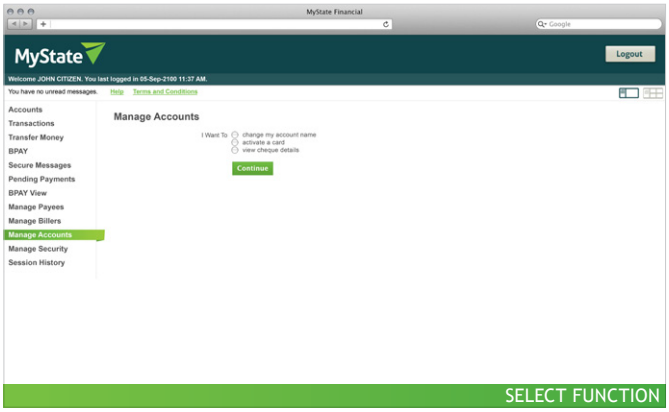


EDIT BILLERS

Manage Accounts

The Manage Accounts section allows you to perform some basic maintenance functions on your accounts that are registered for Internet Banking.

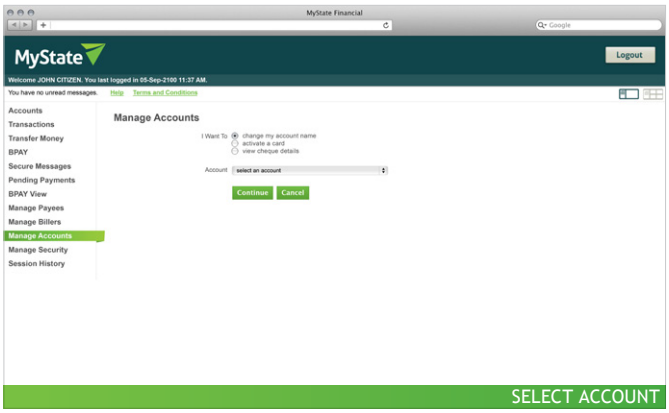
Select what you want to do from the list of available maintenance functions. Choose one and click Continue. Then select the relevant account to perform that function and click Continue to perform that function.



SELECT FUNCTION

Change account name

You can specify a new name for an account within Internet Banking. Simply enter the new name and click Confirm. Please note that this name is unique to your Internet Banking account and will not be used on your statements or Phone Banking service.



SELECT ACCOUNT

Activate a card

You can activate a new card for your account through Internet Banking. Enter the new card number and the expiry date and click Confirm.

Cheque presentation

By selecting the account and entering the cheque number into the nominated field you will be able to view the date that the cheque was presented and the amount stated.

Manage Security

The Manage Security section allows you to change your password and personal icon authentication for Internet Banking. Regularly changing your login details helps to maintain the security of your Internet Banking account.

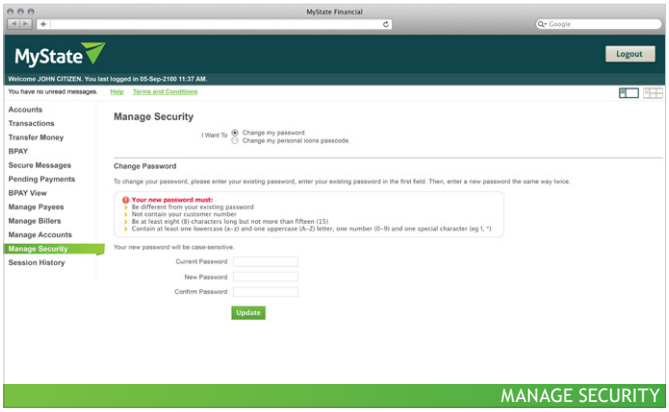
Password: Check the Password section for details on what is an allowable password. To change your password, enter the following information and click Submit.

Current password: This is the password you used to login to your current Internet Banking session.

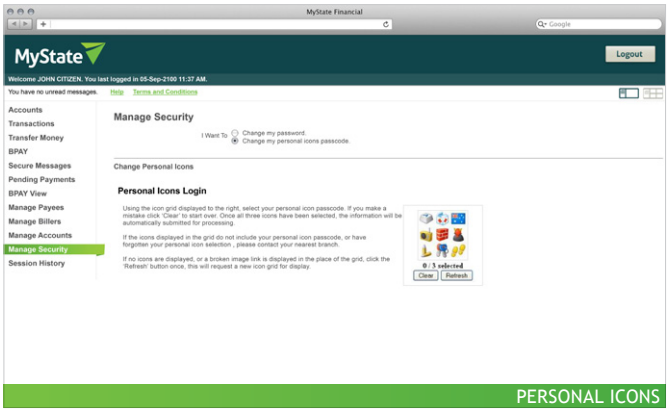
New password: The password you wish to change to.

Confirm password: You need to re-enter your new password here to ensure you haven't made any errors. If the New password and Confirm password values don't match, you will be notified on-screen and your access code will not be changed.

Personal Icons: You can re-configure your personal icons (2nd level authentication process) by resetting your personal icon sequence.



MANAGE SECURITY



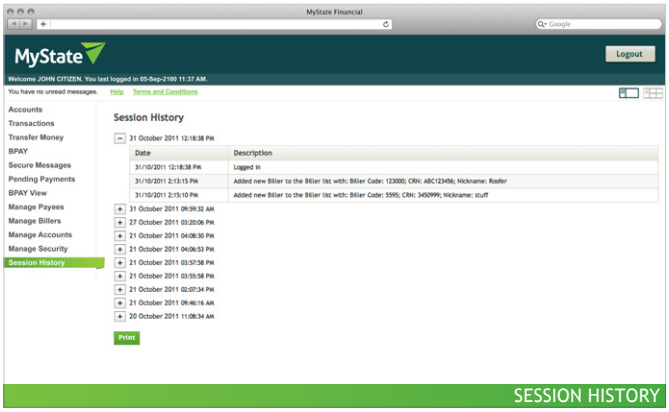
PERSONAL ICONS

Session History

The Session History section allows you to view the actions you have performed in Internet Banking in the last 10 sessions, including the current one.

Sessions are listed by the date and time the sessions started, with the current session being listed first. Click on the + next to any session to see the details of that session. You can hide the details of any session by clicking on the - next to that session.

Click the Print button to display your session history in a printer-friendly format.



MyState Bank Limited (MyState) ABN 89 067 729 195 AFSL 240896 Australian Credit Licence Number 240896.
A wholly owned subsidiary of MyState Limited ABN 26 133 623 962.